



# PRESS RELEASE

Federal Deposit Insurance Corporation • Each Depositor insured to at least \$250,000

**FOR IMMEDIATE RELEASE**  
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## **FDIC Makes Public December Enforcement Actions No Administrative Hearings are Scheduled**

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in December. No administrative hearings are scheduled.

The FDIC processed a total of 57 matters in December. These included 27 cease and desist consent orders; one temporary cease and desist consent order; seven removal and prohibition orders; seven civil money penalties; three prompt corrective action directives; one voluntary termination of insurance; two Section 19 orders; one modification of order to cease and desist; six orders terminating an order to cease and desist; and two notices of charges and of hearing.

Copies of the orders referred to above can be obtained from or inspected at the FDIC's Public Information Center, 3501 Fairfax Drive, Room E-1002, Arlington, VA (telephone 703-562-2200 or 1-877-275-3342). To view individual orders below, click the link for the PDF next to the order. To view all orders online, visit the FDIC's Web page at <http://www.fdic.gov/bank/individual/enforcement/index.html>. A list of orders made public today follows.

### **FINAL ORDERS ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b) Cease-and-Desist**

First Bank, Wadley, AL; FDIC-09-577b; [Issued 12/18/09 - PDF \(PDF Help\)](#)

Uniti Bank, Buena Park, CA; FDIC-09-745b; [Issued 12/22/09 - PDF \(PDF Help\)](#)

Gateway Business Bank, Cerritos, CA; FDIC-09-572b; [Issued 12/10/09 - PDF \(PDF Help\)](#)



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars — insured financial institutions fund its operations.

FDIC press releases and other information are available on the Internet at [www.fdic.gov](http://www.fdic.gov), by subscription electronically (go to [www.fdic.gov/about/subscriptions/index.html](http://www.fdic.gov/about/subscriptions/index.html)) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). PR-20-2009

Saehan Bank, Los Angeles, CA; FDIC-09-557b; [Issued 12/07/09 - PDF \(PDF Help\)](#)

Fireside Bank, Pleasanton, CA; FDIC-09-727b; [Issued 12/21/09 - PDF \(PDF Help\)](#)

Decatur First Bank, Decatur, GA; FDIC-09-377b; [Issued 12/21/09 - PDF \(PDF Help\)](#)

Central Bank of Georgia, Ellaville, GA; FDIC-09-128b; [Issued 12/3/09 - PDF \(PDF Help\)](#)

Enterprise Banking Company, McDonough, GA; FDIC-09-462b; [Issued 12/21/09 - PDF \(PDF Help\)](#)

Darby Bank & Trust Co., Vidalia, GA; FDIC-09-594b; [Issued 12/18/09 - PDF \(PDF Help\)](#)

The People Bank, Winder, GA; FDIC-09-590b; [Issued 12/16/09 - PDF \(PDF Help\)](#)

Central Pacific Bank, Honolulu, HI; FDIC-09-715b; [Issued 12/8/09 - PDF \(PDF Help\)](#)

Wheatland Bank, Naperville, IL; FDIC-09-308b; [Issued 12/21/09 - PDF \(PDF Help\)](#)

Griffith Savings Bank, Griffith, IN; FDIC-09-550b; [Issued 12/14/09 - PDF \(PDF Help\)](#)

The Merchants & Farmers Bank, Melville, LA; FDIC-09-367b; [Issued 12/22/09 - PDF \(PDF Help\)](#)

The State Bank, Fenton, MI; FDIC-09-472b; [Issued 12/29/09 - PDF \(PDF Help\)](#)

Peoples Bank of the South, Bude, MS; FDIC-09-566b; [Issued 12/10/09 - PDF \(PDF Help\)](#)

Bank of Franklin, Meadville, MS; FDIC-09-562b; [Issued 12/8/09 - PDF \(PDF Help\)](#)

Meramec Valley Bank, Valley Park, MO; FDIC-09-474b; [Issued 12/3/09 - PDF \(PDF Help\)](#)

Freedom Bank, Columbia Falls, MT; FDIC-09-625b; [Issued 12/17/09 - PDF \(PDF Help\)](#)

Treasure State Bank, Missoula, MT; FDIC-09-714b; [Issued 12/28/09 - PDF \(PDF Help\)](#)

Sun West Bank, Las Vegas, NV; FDIC-09-665b; [Issued 12/17/09 - PDF \(PDF Help\)](#)

LibertyBank, Eugene, OR; FDIC-09-376b; [Issued 12/23/09 - PDF \(PDF Help\)](#)

1st Financial Bank USA, Dakota Dunes, SD; FDIC-09-307b; FDIC-09-309k; [Issued 12/30/09 - PDF \(PDF Help\)](#)

Home Savings Bank, Salt Lake City, UT; FDIC-09-418b; [Issued 12/3/09 - PDF \(PDF Help\)](#)

Shoreline Bank, Shoreline, WA; FDIC-09-736b; [Issued 12/29/09 - PDF \(PDF Help\)](#)

Banks of Wisconsin, Kenosha, WI; FDIC-09-615b; [Issued 12/31/09 - PDF \(PDF Help\)](#)

WaterStone Bank, SSB, Wauwatosa, WI; FDIC-09-509b; [Issued 12/18/09 - PDF \(PDF Help\)](#)

**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(c), 12 U.S.C. § 1818(c)  
Temporary Cease-and-Desist Orders**

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Advanta Bank, Wilmington, DE; FDIC-09-724c&b; [Issued 12/16/09 - PDF \(PDF Help\)](#)

### **FINAL ORDERS ISSUED PURSUANT TO SECTION 8(e), 12 U.S.C. § 1818(e) Removal and Prohibition Orders**

Columbus Bank and Trust Company, Columbus, GA; FDIC-09-224e; against Gail Baker-Page; [Issued 12/7/09 - PDF \(PDF Help\)](#)

Ohnward Bank & Trust, Cascade, IA; FDIC-09-161e; against Holly D. Boehm; [Issued 12/18/09 - PDF \(PDF Help\)](#)

The Mission Bank, Mission, KS; FDIC-09-372e; against Terri E. Kline; [Issued 12/18/09 - PDF \(PDF Help\)](#)

The Union Bank, Marksville, LA; FDIC-08-122e; against Nancy B. Lemoine; [Issued 12/18/09 - PDF \(PDF Help\)](#)

Citizens Bank of Pennsylvania, Philadelphia, PA; FDIC-09-260e; against Jon J. Steffon; [Issued 12/18/09 - PDF \(PDF Help\)](#)

Wilson Bank and Trust, Lebanon, TN; FDIC-08-333e; against Joe Neal Vance; [Issued 12/18/09 - PDF \(PDF Help\)](#)

West Union Bank, West Union, WV; FDIC-09-237e; against Joe E. Cross; [Issued 12/18/09 - PDF \(PDF Help\)](#)

### **FINAL ORDERS ISSUED PURSUANT TO SECTION 8(i), 12 U.S.C. § 1818(i) Civil Money Penalties**

Citizens Bank and Trust Company of Chicago, Chicago, IL; FDIC-09-510k; in the amount of \$5,500.00; [Issued 12/16/09 - PDF \(PDF Help\)](#)

The State Bank of Kansas, Fredonia, KS; FDIC-09-319k; in the amount of \$25,000.00; [Issued 12/18/09 - PDF \(PDF Help\)](#)

State Bank of Cold Spring, Cold Spring, MN; FDIC-09-449k; in the amount of \$2,500.00; [Issued 12/17/09 - PDF \(PDF Help\)](#)

First Enterprise Bank, Oklahoma City, OK; FDIC-09-677k; in the amount of \$3,150.00; [Issued 12/21/09 - PDF \(PDF Help\)](#)

Community FirstBank of Charleston, Charleston, SC; FDIC-09-598k; in the amount of \$26,840.00; [Issued 12/03/09 - PDF \(PDF Help\)](#)

1st Financial Bank USA, Dakota Dunes, SD; FDIC-09-307b; FDIC-09-309k; Consent Order and Order to Pay in the amount of \$140,000.00; [Issued 12/30/09 - PDF \(PDF Help\)](#)

Wilson Bank and Trust, Lebanon, TN; FDIC-08-334k; against Joe Neal Vance in the amount of \$4,000.00; [Issued 12/18/09 - PDF \(PDF Help\)](#)

### **FINAL ORDERS ISSUED PURSUANT TO SECTION 38, 12 U.S.C. § 1831o Prompt Corrective Actions**

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USA Bank, Port Chester, NY; FDIC-09-708PCAS; Supervisory Prompt Corrective Action Directive; [Issued 12/8/09 - PDF \(PDF Help\)](#)

Columbia River Bank, The Dalles, OR; FDIC-09-751PCAS; Supervisory Prompt Corrective Action Directive; [Issued 12/23/09 - PDF \(PDF Help\)](#)

Horizon Bank, Bellingham, WA; FDIC-09-678PCAS; Supervisory Prompt Corrective Action Directive; [Issued 12/3/09 - PDF \(PDF Help\)](#)

### **FINAL ORDERS ISSUED PURSUANT TO SECTION 8(p), 12 U.S.C. § 1818(p) Voluntary Termination of Insurance**

Trust Industrial Bank, Denver, CO; FDIC-09-662p; [Issued 12/1/09 - PDF \(PDF Help\)](#)

### **FINAL ORDERS ISSUED PURSUANT TO SECTION 19, 12 U.S.C. § 1829 Section 19**

Susan L. Yedlicka; FDIC-09-494L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; [Issued 12/8/09 - PDF \(PDF Help\)](#)

James A. Smedley, Jr.; FDIC-09-502L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; [Issued 12/18/09 - PDF \(PDF Help\)](#)

### **MODIFICATION**

Premier American Bank, Miami, FL; FDIC-09-061b; Modification of Order to Cease and Desist; [Issued 12/9/09 - PDF \(PDF Help\)](#)

### **TERMINATIONS**

#### **Order Terminating an Order to Cease and Desist**

Uniti Bank, Buena Park, CA; FDIC-08-395b; [Issued 12/23/09 - PDF \(PDF Help\)](#)

Pacific Valley Bank, Salinas, CA; FDIC-0-235b; [Issued 12/7/09 - PDF \(PDF Help\)](#)

Georgian Bank, Atlanta, GA; FDIC-09-231b; [Issued 12/7/09 - PDF \(PDF Help\)](#)

The Merchants & Farmers Bank, Melville, LA; FDIC-06-118b; [Issued 12/22/09 - PDF \(PDF Help\)](#)

Riverview Community Bank, Otsego, MN; FDIC-09-064b; [Issued 12/16/09 - PDF \(PDF Help\)](#)

Wallis State Bank, Wallis, TX; FDIC-07-201b; [Issued 12/1/09 - PDF \(PDF Help\)](#)

### **NOTICES ISSUED**

(Note: A Notice is a proposal enforcement action and is not a final decision or order by the FDIC)

#### **Notices of Charges and of Hearing**

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Balboa Thrift and Loan Association, Chula Vista, CA; FDIC-09-531b; [Issued 12/15/09 - PDF \(PDF Help\)](#)

Advanta Bank, Wilmington, DE, FDIC-09-724c&b; [Issued 12/16/09 - PDF \(PDF Help\)](#)

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